

IN RE:

CHARLES M. MUTICH

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.: 11-24059 JAD

Chapter 13

Document No.: 79

ORDER OF COURT

AND NOW, this 29TH day of August, 2016, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
8/29/16 2:56 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

BY THE COURT:

  
jsf  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Charles M. Mutich  
 Debtor

Case No. 11-24059-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: gamr  
 Form ID: pdf900

Page 1 of 3  
 Total Noticed: 46

Date Rcvd: Aug 29, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2016.

db +Charles M. Mutich, PO Box 277, Fayette City, PA 15438-0277  
 cr +Bank of America, N.A. c/o Prober & Raphael, A Law, 20750 Ventura Blvd, Suite 100,  
 Woodland Hills, CA 91364-6207  
 cr +Bank of America, N.A. c/o Prober & Raphael, A Law, P.O. Box 4365,  
 Woodland Hills, CA 91365-4365  
 cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,  
 51 East Bethpage Road, Plainview, NY 11803-4224  
 13108925 +Americas Servicing Co, PO Box 10328, Des Moines, IA 50306-0328  
 13108926 +Bac Home Loans Servici, 450 American St, Simi Valley, CA 93065-6285  
 13108927 +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014  
 13108928 Cap One, PO Box 30285, Salt Lake City, UT 84130-0285  
 13108929 +Century Heritage FCU, c/o James A Steiner Esq, 650 Smithfield St, Suite 1700,  
 Pittsburgh PA 15222-3913  
 13108930 +Chase, PO Box 15298, Wilmington, DE 19850-5298  
 13130041 +Chase Bank, 3700 Wiseman Blvd., San Antonio, TX 78251-4322  
 13144598 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 13108931 Cit, 715 S. Metropolitan Ave, Oklahoma City, OK 73108-2057  
 13108932 +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000  
 13108933 +Citizens Caf, 480 Jefferson Blvd, Warwick, RI 02886-1359  
 13108934 +Colonial Acceptance Co, 312 Fallowfield Ave, Charleroi, PA 15022-1405  
 13108952 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682)  
 13108935 +Dvra Billing, 2701 Loker Av West, Carlsbad, CA 92010-6638  
 13130048 +Fayette County DRS, 22 East Main Street, Uniontown, PA 15401-3400  
 14050308 Federal National Mortgage Association, PO Box 2008 Grand Rapids, MI 49501-2008  
 13108939 +Gmac Mortgage, PO Box 4622, Waterloo, IA 50704-4622  
 13108940 +Gmac Mortgage, PO Box 780, Waterloo, IA 50704-0780  
 13108944 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213  
 (address filed with court: Hsbc/Tax, PO Box 15524, Wilmington, DE 19850)  
 13108941 +Hfc, PO Box 3425, Buffalo, NY 14240-3425  
 13108942 +Hsbc Bank, PO Box 5253, Carol Stream, IL 60197-5253  
 13108943 +Hsbc/Mscpi, PO Box 3425, Buffalo, NY 14240-3425  
 13130057 +Mon Valley EMS, 1001 Donner Avenue, Monessen, PA 15062-1051  
 13130058 Mon valley Hospital, Inc., 1163 Country Club Road, Monongahela, PA 15063-1095  
 13130060 PA SCDU, POST OFFICE BOX 69110, HARRISBURG, PA 17106-9110  
 13116940 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982  
 13108945 #+Pa Collection Svc, 63 Valley View Dr, Washington, PA 15301-2409  
 13108946 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
 13108947 +Pnc Bank, 1 Financial Pkwy, Kalamazoo, MI 49009-8002  
 13108948 +Pnc Ne Er, 4661 E Main St, Columbus, OH 43213-3298  
 13108949 +Pncbank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
 13108950 +Select Portfolio Svcin, PO Box 65250, Salt Lake City, UT 84165-0250  
 13171141 TD Auto Finance LLC, Trustee Payment Dept., P.O. Box 9001897,  
 Louisville, Kentucky 40290-1897  
 13108951 +Td Auto Finance, 5225 Crooks Rd Ste 140, Troy, MI 48098-2823  
 13130069 +Westmoreland County DRS, P O Box 799, Greensburg, PA 15601-0799

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 30 2016 02:29:44  
 Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 30 2016 02:28:37  
 PRA Receivables Management, LLC, P.O. Box 41067, Norfolk, VA 23541-1067  
 13130039 +E-mail/Text: draible@chfcu.org Aug 30 2016 02:15:20 Century Heritage Fcu, 9 S 2nd St,  
 Duquesne, PA 15110-1147  
 13108938 +E-mail/PDF: gecscdi@recoverycorp.com Aug 30 2016 02:11:32 Gemb/Mohawk Color Cent,  
 Po Box 981439, El Paso, TX 79998-1439  
 13537006 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 30 2016 02:27:40 Midland Funding LLC,  
 by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457  
 13195643 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 30 2016 02:09:42  
 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541  
 13161261 E-mail/PDF: rmscdi@recoverycorp.com Aug 30 2016 02:09:57 Portfolio Investments I LLC,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BAC Home Loans Servicing, LP f/k/a Countrywide Hom  
 cr BANK OF AMERICA, N.A.  
 cr Bank of America as Servicer for, BAC Home Loans Se  
 cr Bank of America, N.A. successor by merger to BAC H  
 cr Federal National Mortgage Association (Fannie Mae)  
 cr TD Auto Finance LLC f/k/a Chrysler Financial Servi  
 13108924 Charles M. Mutich  
 13130034 Charles M. Mutich

District/off: 0315-2

User: gamr  
Form ID: pdf900

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Date Rcvd: Aug 29, 2016

13130035\* +Americas Servicing Co, Po Box 10328, Des Moines, IA 50306-0328  
13130036\* +Bac Home Loans Servi, 450 American St, Simi Valley, CA 93065-6285  
13130037\* +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014  
13130038\* Cap One, Po Box 30285, Salt Lake City, UT 84130-0285  
13130040\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
13130042\* Cit, 715 S. Metropolitan Ave, Oklahoma City, OK 73108-2057  
13130043\* +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000  
13130044\* +Citizens Caf, 480 Jefferson Blvd, Warwick, RI 02886-1359  
13130045\* +Colonial Acceptance Co, 312 Fallowfield Ave, Charleroi, PA 15022-1405  
13130068\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682)  
13130046\* +Dvra Billing, 2701 Loker Av West, Carlsbad, CA 92010-6638  
13130047\* +Equable Ascent Financi, 1120 W Lake Cook Rd Ste, Buffalo Grove, IL 60089-1970  
13130049\* +Fia Csn, Po Box 17054, Wilmington, DE 19850-7054  
13130050\* +Gemb/Mohawk Color Cent, Po Box 981439, El Paso, TX 79998-1439  
13130051\* +Gmac Mortgage, Po Box 4622, Waterloo, IA 50704-4622  
13130052\* +Gmac Mortgage, Po Box 780, Waterloo, IA 50704-0780  
13130056\* ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213  
(address filed with court: Hsbc/Tax, Po Box 15524, Wilmington, DE 19850)  
13130053\* +Hfc, Po Box 3425, Buffalo, NY 14240-3425  
13130054\* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
13130055\* +Hsbc/Mscpi, Po Box 3425, Buffalo, NY 14240-3425  
13130059\* +Pa Collection Svc, 63 Valley View Dr, Washington, PA 15301-2409  
13130061\* +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
13130062\* +Pnc Bank, 1 Financial Pkwy, Kalamazoo, MI 49009-8002  
13130063\* +Pnc Ne Er, 4661 E Main St, Columbus, OH 43213-3298  
13130064\* +Pncbank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
13130065\* +Select Portfolio Svcin, Po Box 65250, Salt Lake City, UT 84165-0250  
13130066\* +Td Auto Finance, 5225 Crooks Rd Ste 140, Troy, MI 48098-2823  
13158439 ##+Bank of America, N.A., Bk. Dept., Mail Stop CA6-919-01-23, 400 National Way,  
Simi Valley, CA 93065-6414  
13150321 ##+Bank of America, N.A., 475 Crosspoint Pky., Getzville, NY 14068-1609  
13108936 ##+Equable Ascent Financi, 1120 W Lake Cook Rd Ste, Buffalo Grove, IL 60089-1970  
13108937 ##+Fia Csn, Po Box 17054, Wilmington, DE 19850-7054  
13130067 ##+Terri Anderson, 711 Green Street, Belle Vernon, PA 15012-1536

TOTALS: 8, \* 27, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 31, 2016

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on August 29, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,  
bkgroupp@goldbecklaw.com;bkgroupp@kmlawgroup.com  
Andrew F Gornall on behalf of Creditor Federal National Mortgage Association (Fannie Mae)  
agornall@goldbecklaw.com, bkgroupp@goldbecklaw.com;bkgroupp@kmlawgroup.com  
Gregory Javardian on behalf of Creditor BAC Home Loans Servicing, LP f/k/a Countrywide Home  
Loans Servicing, LP greg@javardianlaw.com, mary@javardianlaw.com;tami@javardianlaw.com  
Martin A. Mooney on behalf of Creditor TD Auto Finance LLC f/k/a Chrysler Financial Services  
Americas LLC tshariff@schillerknapp.com, tshariff@ecf.courtdrive.com;kcollins@schillerknapp.com  
Office of the United States Trustee ustpreign03.pi.ecf@usdoj.gov

District/off: 0315-2

User: gamr  
Form ID: pdf900

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Paul W. McElrath, Jr. on behalf of Debtor Charles M. Mutich ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Sherri J. Braunstein on behalf of Creditor BAC Home Loans Servicing, LP f/k/a Countrywide  
Home Loans Servicing, LP sbraunstein@udren.com, vbarber@udren.com  
Sherri J. Braunstein on behalf of Creditor Bank of America, N.A. successor by merger to BAC  
Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing LP sbraunstein@udren.com,  
vbarber@udren.com  
Sherri J. Braunstein on behalf of Creditor Bank of America as Servicer for, BAC Home Loans  
Servicing, LP fka Countrywide Home Loans Servicing LP sbraunstein@udren.com, vbarber@udren.com  
Stuart P. Winneg on behalf of Creditor Bank of America, N.A. successor by merger to BAC Home  
Loans Servicing, LP f/k/a Countrywide Home Loans Servicing LP swinneg@udren.com,  
cblack@udren.com

TOTAL: 11